

**SUPPLEMENTAL DECLARATION
FOR REISSUE
PATENT APPLICATION
TO CORRECT "ERRORS" STATEMENT
(37 CFR 1.175)**

Attorney Docket Number	049212-0102
First Named Inventor	Bruce Bent, et al.
COMPLETE if known	
Application Number	10,825,440
Filing Date	April 14, 2004
Art Unit	3693
Examiner Name	Patel, Jagdish

I/We hereby declare that:

Every error in the patent which was corrected in the present reissue application, and which is not covered by the prior oath(s) and/or declaration(s) submitted in this application, arose without any deceptive intention on the part of the applicant.

WARNING:

Petitioner/applicant is cautioned to avoid submitting personal information in documents filed in a patent application that may contribute to identity theft. Personal information such as social security numbers, bank account numbers, or credit card numbers (other than a check or credit card authorization form PTO-2038 submitted for payment purposes) is never required by the USPTO to support a petition or an application. If this type of personal information is included in documents submitted to the USPTO, petitioners/applicants should consider redacting such personal information from the documents before submitting them to the USPTO. Petitioner/applicant is advised that the record of a patent application is available to the public after publication of the application (unless a non-publication request in compliance with 37 CFR 1.213(a) is made in the application) or issuance of a patent. Furthermore, the record from an abandoned application may also be available to the public if the application is referenced in a published application or an issued patent (see 37 CFR 1.14). Checks and credit card authorization forms PTO-2038 submitted for payment purposes are not retained in the application file and therefore are not publicly available.

I/We hereby declare that all statements made herein of my/our own knowledge are true and that all statements made on information and belief are believed to be true; and further that these statements were made with the knowledge that willful false statements and the like so made are punishable by fine or imprisonment, or both, under 18 U.S.C. 1001 and that such willful false statements may jeopardize the validity of the application or any patent issued thereon.

Name of Sole or First Inventor		<input type="checkbox"/> A petition has been filed for this unsigned inventor	
Given Name (first and middle (if any))		Family Name or Surname	
Bruce		Bent	
Inventor's Signature		Date	12/4/09
Name of Second Inventor		<input type="checkbox"/> A petition has been filed for this unsigned inventor	
Given Name (first and middle (if any))		Family Name or Surname	
Bruce		Bent II	
Inventor's Signature		Date	12/4/09

☐ Additional inventors or legal representatives(s) are being named on the _____ supplemental sheets PTO/SB/02A or 02LR attached hereto.

This collection of information is required by 37 CFR 1.175. The information is required to obtain or retain a benefit by the public which is to file (and by the USPTO to process) an application. Confidentiality is governed by 35 U.S.C. 122 and 37 CFR 1.11 and 1.14. This collection is estimated to take 1.6 minutes to complete, including gathering, preparing, and submitting the completed application form to the USPTO. Time will vary depending upon the individual case. Any comments on the amount of time you require to complete this form and/or suggestions for reducing this burden, should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, U.S. Department of Commerce, P.O. Box 1450, Alexandria, VA 22313-1450. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450.

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See Attachment for listing of additional errors.

***ATTACHMENT TO SUPPLEMENTAL DECLARATION FOR REISSUE PATENT
APPLICATION TO SUPPLEMENT "ERRORS" STATEMENT***

This Supplemental Declaration supplements our original Declaration for this reissue application filed on April 14, 2004. We verily believe that the original patent was wholly or partly inoperative or invalid:

by reason of **claims 1-3** claiming more than we had a right to claim because the claim method steps in these patent claims may be performed by a single banking institution that holds the single insured money market deposit account, while according to the invention defined in the current independent claims 32, 41 and 60, a sending step must be added to send information to deposit funds to or withdraw funds from the single insured money market deposit account at a second banking institution. The "sending step" for sending information on a net transaction to the second banking institution was missing in the original claims 1-3;

by reason of **claims 4-6** claiming more than we had a right to claim because the device claim elements in these patent claims may be performed by a single banking institution that holds the single insured money market deposit account, while according to the invention defined in the current independent claims 32, 41 and 60, a sending device must be added to send information to deposit funds to or withdraw funds from a single insured money market deposit account at a second banking institution. The "sending device" for sending information regarding a net transaction to the second banking institution was missing in the original claims 4-6;

by reason of **claims 7-15** claiming more than we had a right to claim because the system claim elements in these claims may be comprised in a single banking institution that holds the single insured money market deposit account, while according to the invention defined in the current independent claims 32, 41 and 60, a sending module must be added to generate instructions for sending information to deposit funds to or withdraw funds from a single insured money market deposit account at a second banking institution. A "sending module" configured for generating instructions for sending information to the second banking institution regarding an asset adjustment was missing in the original claims 7-15;

by reason of **claims 16-19** claiming more than we had a right to claim because the method claim elements in these claims may be performed by a single banking institution that also holds the single insured money market deposit account, while according to the invention

defined in the current independent claims 32, 41 and 60, a sending step must be added to send information to deposit funds to or withdraw funds from the single insured money market deposit account at a second banking institution. A “sending step” for sending information on an asset adjustment to the second banking institution was missing in the original claims 16-19;

in addition to the errors recited in our Declaration of April 14, 2004.

We are filing the present reissue application in order to correct this additional error, by more specifically claiming a combination of steps or elements that operate with respect to at least two different banking institutions.

Moreover, we declare our intent to, and reserve our right to, submit during the prosecution of this application and divisionals thereof, further claims that are broader than the claims in the original patent, or narrower than the claims in the original patent. Additionally, we declare our intent to, and reserve our right to, submit during the prosecution of this application and divisionals thereof, further claims that may correct errors in other different claim combinations, and thus, may be broader in some respects than the claims currently pending, or may be narrower in some respects than the claims currently pending.